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5.

The method of claim 1 wherein the step of computing a marketing financial risk is computing a weighted average of line of credit per acre, line of credit per assured income, current ratio, ratio of working capital to total crop expense, operating expense ratio, asset turnover ratio, interest expense ratio, operating profit ratio, return on assets ratio, line of credit to net worth ratio, leverage ratio, z factor analysis, repayment margin and marginal income rate.

6.

The method of claim 1 wherein the step of computing a combined risk is multiplying the marketing financial risk and the price risk.

7.

A method for determining crop insurance coverage comprising:
eliciting crop production information concerning an agricultural production operation;
eliciting debt obligations of the agricultural production operation;
selecting a crop insurance coverage level greater than the debt obligations.

8.

A computer program for determining crop insurance coverage level comprising:
a loan amount input;
a total number of acres input;
a interest rate on a loan input;
an average future price to pre-sell input;
a probability of reaching the average future price to pre-sell input;
an expected cash basis input;
an expected fall future price input;
a probability of reaching the expected fall future price input;
an expected fall cash basis input;
a cost of a call option on pre-sold crop input;

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25 a cost of a call on unsold crop input;
26 a cost of a put option on pre-sold crop input;
27 a cost of a put option on unsold crop input;
28 a LDP value on pre-sold crop input;
29 a minimum price for an unsold harvest input;
30 a set of coverage level costs for insurance coverage
31 inputs;
32 a yield based on actual production history input;
33 an expected spring price input;
34 an expected harvest price input;
35 an anticipated pre-sell amount of crops input;
36 an anticipated harvest yield input;
37 a county loan price input;
38 a displayable output for the crop insurance coverage
39 level that provides the crop insurance coverage
40 level most likely to produce the most revenue; and
41 a calculation component capable of receiving the inputs
42 and performing mathematical operations on the inputs
43 to produce the output.

1 9.

2 The computer program of claim 8 further comprising a
3 type of crop input.

8 receiving a price risk from a marketing service;
9 calculating a level of crop insurance; and
10 determining pre-sell quantities.

1 18.

2 A method of providing assured income for
3 agricultural crops comprising:
4 underwriting financing with a strategic marketing plan;
5 underwriting the strategic marketing plan with crop
6 insurance.

1 19.

2 The method of claim 18 further comprising:
3 updating the strategic marketing plan.